

Information to identify the case:

Debtor 1	Marta C Hallowell	Social Security number or ITIN	xxx-xx-6559
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-26775-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Marta C Hallowell

2/22/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Marta C Hallowell
 Debtor

Case No. 16-26775-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 36

Date Rcvd: Feb 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2019.

db +Marta C Hallowell, 97 Hardy Drive, Princeton, NJ 08540-1210
 cr +BANK OF AMERICA N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 cr +Fazzio Law Offices, Fazzio Law Office, 164 Franklin Turnpike, Mahwah, NJ 07430-1399
 516368869 +Bank Of America, N.A., 4909 Savarese Cir, Tampa, FL 33634-2413
 517905202 +Belle Mead Garage, 2454 Highway 206, Belle Mead, NJ 08502-4016
 516368870 +Bureau Of Accounts Con, Po Box 538, Howell, NJ 07731-0538
 517905204 +Delaware Department of Transportation, PO Box 778, Dover, DE 19903-0778
 517905205 +Dolan, Inc., 696 Franklin Boulevard, Somerset, NJ 08873-3636
 516368872 +Fazio Law Office, 164 Franklin Turnpike, Mahwah, NJ 07430-1398
 517905206 +Four Seasons Landscape, PO Box 1489, Princeton, NJ 08542-1489
 517905207 LDC Collection Systems, PO Box 4775, Trenton, NJ 08650-4775
 517905208 +Lear and Pennepacker, 791 Alexander Rd., Princeton, NJ 08540-6325
 516368874 +Louis J. Russo, Jr. DDS, 601 Ewing Street, B-12, Princeton, NJ 08540-2751
 517905209 +NJ EZ Pass Customer Service, PO Box 4972, Trenton, NJ 08650-4972
 517905210 +Norris, McLaughlin & Marcus, 400 Crossings Boulevard, 8th Floor, PO Box 5933,
 Bridgewater, NJ 08807-5933
 517905217 +PSE&G, PO Box 1444, New Brunswick, NJ 08903-1444
 517905211 Peddie School, 211 South Main Street, Hightstown, NJ 08520
 517905212 +Penn Credit, 916 South 14th Street, PO Box 988, Harrisburgh, PA 17108-0988
 517905213 Pennsylvania Turnpike Commission, PO Box 67676, Harrisburg, PA 17106-7676
 517905214 Professional Account Management, PO Box 1153, Milwaukee, WI 53201-1153
 516567505 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of the Treasury,
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 516368877 +Spencer Saving & Ln As, 611 River Dr # Rdc3, Elmwood Park, NJ 07407-1325
 516368879 +Vincent J. Massa, Esq., Jones & Jones, 45 Essex Street, Hackensack, NJ 07601-5493

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 23 2019 00:14:00 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 23 2019 00:13:56 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: DRIV.COM Feb 23 2019 04:33:00 Santander Consumer USA Inc., PO Box 961245,
 Fort Worth, TX 76161-0244
 516368868 EDI: BANKAMER.COM Feb 23 2019 04:38:00 Bank Of America, Po Box 982238,
 El Paso, TX 79998
 517237363 EDI: BANKAMER.COM Feb 23 2019 04:38:00 BANK OF AMERICA, N.A., Bank of America,
 PO BOX 31785, Tampa FL 33631-3785
 516368871 +EDI: CHASE.COM Feb 23 2019 04:38:00 Chase Bank Usa, Na, Po Box 15298,
 Wilmington, DE 19850-5298
 517905203 +E-mail/Text: bankruptcy@philapark.org Feb 23 2019 00:15:11 City of Philadelphia,
 Parking Violations Bureau, PO Box 41818, Philadelphia, PA 19101-1818
 516368873 EDI: IRS.COM Feb 23 2019 04:38:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346
 517905215 +EDI: RMCB.COM Feb 23 2019 04:33:00 Retrieval Masters Credit, 4 Westchester Plaza,
 Suite 110, Elmsford, NY 10523-1616
 516407792 +EDI: DRIV.COM Feb 23 2019 04:33:00 SANTANDER CONSUMER USA, INC., P.O. BOX 560284,
 DALLAS, TX 75356-0284
 516411854 +EDI: DRIV.COM Feb 23 2019 04:33:00 Santander Consumer USA Inc, POB 961245,
 Forth Worth, TX 76161-0244
 516368876 +EDI: DRIV.COM Feb 23 2019 04:33:00 Santander Consumer Usa, Po Box 961245,
 Ft Worth, TX 76161-0244
 517905216 +E-mail/Text: bankruptcydepartment@tsico.com Feb 23 2019 00:15:02 Transworld Systems, Inc.,
 500 Virginia Drive, Suite 514, Ft. Washington, PA 19034-2707

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516585713 BANK OF AMERICA N.A.
 cr* +Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
 516368878* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, 50 Barrack Street,
 P.O. Box 269, Trenton, NJ 08695)
 516368875 ##+Portfolio Recovery Ass, 287 Independence, Virginia Beach, VA 23462-2962

TOTALS: 1, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 36

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor BANK OF AMERICA N.A. nj.bkecf@fedphe.com
Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,
BSharer@SharerPBS.com;nj83@ecfcbis.com
Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com
Bruce H Levitt on behalf of Debtor Marta C Hallowell blevitt@levittslafkes.com,
sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotices@gmail.com
John P. Fazzio on behalf of Creditor Fazzio Law Offices jfazzio@fazziolaw.com,
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Michael McLaughlin on behalf of Creditor Charles G. Hallowell mmclaughlin@mmcllaw.com
Michael Frederick Dingerdisen on behalf of Creditor BANK OF AMERICA N.A. nj.bkecf@fedphe.com
Nicholas V. Rogers on behalf of Creditor BANK OF AMERICA N.A. nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor ABS REO Trust VI rsolarz@kmlawgroup.com
Vincent J. Massa, III on behalf of Creditor Spencer Savings Bank SLA
vmassa@jonesandjonesesq.com

TOTAL: 12